

**II. Amendment to the Claims:**

**Applicant is making the minor amendment set forth below, which includes no new matter. All pending claims are listed below for the Examiner's convenience.**

**1. (Previously Withdrawn)** A system for converting forms to electronic format, comprising:

an interface to at least one intake service for receiving forms;

at least one image generator, communicating with the intake service, to convert the forms into electronic format;

at least one processor for providing a contingent workflow;

at least one terminal, communicating with at least one processor, operable to edit form data;

an interface to at least one external data entry vendor; and

an interface to at least one subsequent process that will utilize data on the electronic form.

**2. (Previously Withdrawn)** The system of claim 1, wherein the intake service comprises a mail delivery service.

**3. (Previously Withdrawn)** The system of claim 1, wherein the intake service comprises the output of a facsimile machine.

**4. (Previously Withdrawn)** The system of claim 1, wherein the image generator comprises optical character recognition software for reading machine printed text.

**5. (Previously Withdrawn)** The system of claim 1, wherein the image generator comprises intelligent character recognition software for reading handwritten text.

6. **(Previously Withdrawn)** The system of claim 1, wherein the processor alters workflow based at least on the ability to read the form type.
7. **(Previously Withdrawn)** The system of claim 1, wherein the processor alters workflow based at least on the presence of a change of address.
8. **(Previously Withdrawn)** The system of claim 1, wherein the processor alters workflow based at least on the priority of the form to a using entity.
9. **(Previously Withdrawn)** The system of claim 1, wherein the processor alters workflow based at least on errors received from external data entry operators.
10. **(Previously Withdrawn)** The system of claim 1, wherein the subsequent process utilizing data on the electronic form comprises a transaction.
11. **(Previously Withdrawn)** The system of claim 10, wherein the transaction comprises review of credit card applications.
12. **(Previously Withdrawn)** The system of claim 1, wherein the subsequent process utilizing data on the electronic form comprises construction of a database.
13. **(Previously Presented)** A computer implemented method for converting forms to electronic format in a system adapted to process multiple different types of forms, comprising:
  - (a) receiving forms, the forms including form code identifiers on the forms, the form code identifiers being provided by the form provider and not by an applicant completing the form;

(b) reading the forms into electronic format based on computer-implemented character recognition;

(c) determining the form code identifiers for the forms, the form code identifiers identifying a plurality of different types of forms corresponding to different financial products available to applicants;

(d) assigning priorities to the forms based on the determination of the form code identifiers, wherein at least some of the assigned priorities for some forms are different from the assigned priorities for other forms;

(e) routing the forms to different validation and repair systems based on the determined form code identifiers;

(f) processing the forms for validation and repair according to a contingent workflow, the contingent workflow being based at least in part on priorities assigned to forms; and

(g) making the form data available to a subsequent process.

14. **(Currently Amended)** The method of claim 13, wherein ~~step (a) of receiving comprises receipt from a mail delivery service~~, wherein the forms are subdivided into snippets forwarded to validation and repair systems such that at least some validation and repair systems perform validation and repair on snippets and not on the entirety of the form.

15. **(Original)** The method of claim 13, wherein step (a) of receiving comprises receipt of a form from a facsimile machine.

16. **(Previously Presented)** The method of claim 13, wherein step (b) of reading comprises image capture.
17. **(Previously Presented)** The method of claim 13, wherein step (b) of reading comprises at least one of optical character recognition and intelligent character recognition.
18. **(Previously Cancelled)**
19. **(Previously Presented)** The method of claim 13, wherein step (f) of processing comprises a workflow contingent on the ability to identify the form code identifiers.
20. **(Previously Presented)** The method of claim 13, wherein step (f) of processing comprises a workflow contingent on the presence of a change of address.
21. **(Previously Presented)** The method of claim 13, wherein step (f) of processing according to a contingent workflow comprises processing forms as parsed snippets when the form code identifier can be determined, and processing forms as full images when the form code identifier can not be determined.
22. **(Currently Amended)** The method of claim 13, wherein step (f) of processing comprises a workflow contingent on the type of error in the form that has been read into electronic format based on computer-implemented character recognition. ~~received from external data entry operators at external validation and repair systems—~~
23. **(Previously Presented)** The method of claim 13, wherein step (g) of making comprises a process that writes data to another location.
24. **(Previously Presented)** The method of claim 13, wherein step (g) of making comprises a process that allows data to be read from another location.

25. **(Previously Presented)** The method of claim 13, wherein step (g) of making comprises data sharing with a transaction.
26. **(Original)** The method of claim 25, wherein the transaction is review of credit card applications.
27. **(Previously Presented)** The method of claim 13, wherein step (g) of making comprises data sharing with a database.
28. **(Previously Presented)** The method of claim 13, wherein step (f) of processing comprises a workflow contingent on at least four (4) parameters including:
- (1) the ability to determine the form code identifier;
  - (2) the assigned priority of a form;
  - (3) an indication of a change of address; and
  - (4) an indicia of the type of error resulting from the reading step.
29. **(Previously Presented)** The method of claim 28, further wherein the step (f) of processing the forms according to a contingent workflow comprises a first review cycle by an external data entry validation and repair system and a second review cycle by an internal data entry validation and repair system.
30. **(Previously Presented)** The method of claim 29, wherein the second review cycle is performed contingent upon whether the first review cycle can resolve errors in reading the forms.